



Home for Generations II

Home Improvement Application

Your Information

NAME	
ADDRESS	
HOME PHONE	CELL PHONE
EMAIL ADDRESS	
SIGNATURE(S) FOR ALL PERSONS LISTED AS AN OWNER OF THIS PROPERTY – CERTIFYING THAT ALL INFORMATION PROVIDED ON THIS APPLICATION IS TRUE AND ACCURATE.	

*****Please submit only pages 1 & 2 to the City – keep pages 3 & 4 for your records*****

House Type

☐ Single Family house ☐ Townhome ☐ Condominium ☐ Twinhome ☐ Other: _____

Eligibility Requirements (all conditions must be met to be eligible):

- ☐ I own and live in the house to be remodeled
- ☐ My house has homestead status with Anoka County property records
- ☐ My house is at least 20 years old and was built in _____ (year built)
- ☐ I have not yet begun my home improvement projects.

**** projects started prior to submitting this application with the City and receiving approval (signing the participation agreement, step 9) to participate in this program will not be eligible for funding.**

Eligible Improvements

The goal of the Home for Generations II program is to encourage homeowners to make large, value-added improvements to their homes.

- ☐ I expect that my proposed home improvement projects will total \$35,000 or more.

**** the City's Building Inspections Department will verify bid amounts and material lists provided to ensure their value meets the minimum required.**

At least one of the following value-added projects must be included in your remodeling plans to be eligible:

- | | |
|---|---|
| <input type="checkbox"/> Building an addition on to my home | <input type="checkbox"/> Major bathroom remodel |
| <input type="checkbox"/> Finishing an unfinished basement | <input type="checkbox"/> Major basement remodel |
| <input type="checkbox"/> Finishing an unfinished attic space | <input type="checkbox"/> Adding a new bathroom |
| <input type="checkbox"/> Converting a garage into livable space | <input type="checkbox"/> Moving or removing walls to change the layout of my home |
| <input type="checkbox"/> Constructing a covered front porch | |
| <input type="checkbox"/> Major kitchen remodel | |



Project Funding

This program is funded jointly between the Coon Rapids Mortgage Assistance Foundation and the City's Housing and Redevelopment Authority (HRA). The maximum grant amount offered through this program is \$5,000, but the amount you are specifically eligible for depends upon your total project amount and the type of projects completed. Higher grant amounts will be offered to those projects that increase the curb appeal of the home, therefore providing aesthetic benefit to the entire neighborhood.

If your project includes two or more eligible exterior upgrades (see below for examples), your grant would equal 10% of your total project cost (not to exceed \$5,000). If your project does not include two or more eligible exterior upgrades, or if your project includes interior improvements only, your grant would equal 5% of your total project cost (not to exceed \$2,500). Additionally, your Building Permit Rebate will equal 50% of the total amount spent on permits (building, mechanical, plan review, etc) for your entire project.

All funds will be available on a first come, first served basis. Funds will be reserved for your project once you sign the Participation Agreement with the City (step 9).

Eligible Exterior Upgrades

In order to be considered for the maximum grant amount, you must include two or more eligible exterior upgrades as part of your home improvement project to enhance curb appeal:

- ☐ Altering the roofline on the front of the house
- ☐ Constructing columns at the front entrance
- ☐ Building a covered front porch
- ☐ Adding shakes, brick or stone on the front of the home
- ☐ Replacing and upgrading the front door and/or garage door if they face the street
- ☐ Landscaping (landscape design consultation required)
- ☐ Other elements as approved before signing the Participation Agreement

Project Financing

The grant and rebate offered through this program will cover only a small portion of your total project cost. How do you intend to finance the balance of your total project?

- ☐ City of Coon Rapids *Home for Generations II* low-interest loan.
This program offers loans up to \$50,000 at a fixed rate of 4.5%. Homeowners may borrow up to 100% of the improved value of the property and take up to 20 years to repay. Two bids for your entire project are needed to apply for this funding. Please contact the Center for Energy and Environment for more information and to begin the application process— 612-335-5884, loaninfo@mncee.org, www.mncee.org.
- ☐ Loan or line of credit from your bank or credit union
- ☐ Savings
- ☐ Refinancing my home
- ☐ Other: _____

Application Process

☐ **Step 1: Schedule a FREE Remodeling Advisor visit (optional).**

This free service is available to all Coon Rapids homeowners and includes a construction specialist visiting your home to give you un-biased advice about your home improvement projects, provide you an idea of project costs, help you to prioritize your work, and make you better prepared for your consultation with an architect (step 3). To schedule your Remodeling Advisor visit, please call CEE at 612-335-5856.

☐ **Step 2: Submit application to the City.**

The City needs to verify that you and your property are eligible to proceed in this program.

☐ **Step 3: Schedule your 2 hour Design Consultation with an Architect (required).**

Recognizing that this program is encouraging large remodeling projects, the City is subsidizing the cost for each homeowner to consult with an architect. This visit will ensure all aspects of your project have been considered, increase your home's functionality, and make sure your remodel project will fit seamlessly with your existing home. Before meeting with your architect, make a list of the projects you would like included in your remodel. Maybe even sketch them out. Give some thought about your budget.

All of the participating architects have their information available on the City's website at <http://www.coonrapidsmn.gov/558/Select-an-Architect-Landscape-Architect>. Research the options, contact them to ask further questions about their work, select the architect with whom you would like to meet and call them to schedule your 2 hour, at-home consultation. If you are doing landscaping as part of your project and you are including it as one of your eligible exterior upgrades you are also required to complete a 2 hour, at-home consultation with a participating landscape architect. For each of these visits, you will be required to pay \$25 directly to the architect/landscape architect at the time of their visit. The City, in partnership with the Coon Rapids Mortgage Assistance Foundation, the American Institute of Architects (AIA) Minnesota and American Society of Landscape Architects Minnesota, will pay the remaining cost of \$225. If you choose to have the architect draw any plans for you, that cost will be your own responsibility. You are not required to have the architect draw plans for you.



AIA Minnesota

A Society of The American Institute of Architects

☐ **Step 4: Creation of plans.**

Whether you hire an architect to draw your remodeling plans out for you (at a cost to you), or if you draw them yourself, you should have something in writing before meeting with contractors or applying for building permits. With a plan in hand, you will be able to present a contractor with more specific information so they provide you with a more accurate bid/estimate.

☐ **Step 5: Collect bids from contractors (or material lists for do it yourself projects**).**

It is always a good idea to get at least 2 or 3 bids for each of your projects to ensure you are getting a good value. Two bids will be required if you are applying for financing through this program. For any work you plan to do yourself, you must obtain a materials list with prices from the home improvement stores and/or suppliers from which you plan to purchase your materials.

*** please contact the City's Building Inspections Department to inquire about what projects you are allowed by the State's Building Code to do yourself.*



☐ **Step 6: Secure your financing.**

The grants and rebates through this program will only fund a small portion of your overall project cost. If you haven't done so already, you should secure your financing at this time. You can use savings, a loan or line of credit from your bank or credit union, refinance on your home, or apply for a City of Coon Rapids *Home for Generations II* low-interest loan (you are required to submit two bids for your entire project for this option). Please contact the Center for Energy and Environment for more information – 612-335-5884, loaninfo@mncee.org, www.mncee.org.
*** CEE will not be able to give you final approval before signing your participation agreement with the City but they will be able to collect all your paperwork and get you pre-approved.

☐ **Step 7: Select your contractor and submit copies of selected bids to the City.**

You can select whichever contractor you would like to hire. The City will review all submitted contractor bids and/or material lists to review for program eligibility and verify project value.

☐ **Step 8: Submit your plans to the Building Inspections Department for review & apply for permits.**

Please allow 3-5 business days for plan review to occur. Demolition permits can be issued prior to the completion of plan review. You may contact Building Inspections at 763-767-6476 with any questions regarding permits or the plan review process.

☐ **Step 9: Sign Participation Agreement with the City.**

Once all of your paperwork, contractor bids, etc. have been submitted, and your building permits issued (approved, paid for and picked up) you will be contacted to schedule a time to come in to City Hall and sign a Participation Agreement. At this time, the funds will be considered to be reserved for you and your projects. Your grant amount will be determined at this time and cannot be increased after this date.

☐ **Step 10: Schedule with your contractor to begin work.**

All work must be complete within 180 days of signing the Participation Agreement.

☐ **Step 11: Complete work and have all permitted work inspected and approved.**

☐ **Step 12: Schedule a final walk-through with the City (separate from Building Inspections).**

This walk-through will verify that the scope of work completed included eligible projects only and did not substantially change from the original proposal submitted.

☐ **Step 13: Grants and Building Permit Rebates will be disbursed to you directly.**

Final invoices from contractors or receipts from suppliers will need to be submitted to verify final project amounts. Once this information is received, grant and rebate requests will be processed. Please allow 7 - 30 days to process your request. Your check will then be mailed to you.

☐ **Step 14: Consider showcasing your new remodeling projects.**

The city of Coon Rapids would like to showcase some of the wonderful remodeling projects that result from the *Home for Generations II* program in an annual Home Remodeling Tour. City Staff will contact you in the future about this or other options to document your remodeling project.

**Questions? Please contact Kristin at 763-767-6517 or
kdegrande@coonrapidsmn.gov.**

Submit applications to City Hall - 11155 Robinson Drive NW, Coon Rapids, MN 55433